Certificate Number: 03088-PAM-DE-036998402

Bankruptcy Case Number: 18-01232



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 24, 2022, at 12:57 o'clock PM CST, Yvette Russell completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 24, 2022 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor